

Information to identify the case:			
Debtor 1	<u>Davida Mahalaleel Chike-Ogwo</u>		Social Security number or ITIN xxx-xx-5060
	First Name	Middle Name	Last Name
Debtor 2			Social Security number or ITIN
(Spouse, if filing)	First Name	Middle Name	Last Name
			EIN
United States Bankruptcy Court Eastern District of Virginia			
Case number: 24-12254-BFK			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Davida Mahalaleel Chike-Ogwo

March 17, 2025

For the court:

Charri S. Stewart
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Davida Mahalaleel Chike-Ogwo
Debtor

Case No. 24-12254-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Mar 18, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Davida Mahalaleel Chike-Ogwo, 585 Grove St Ste 145 PMB 1056, Herndon, VA 20170-4791
16584375	H&R Accounts, 53220 22nd Avenue, Moline, IL 61265-0000

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BDFKING	Mar 19 2025 04:47:00	Donald F. King, 1775 Wiehle Avenue, Suite 400, Reston, VA 20190-5159
16584368	Email/PDF: AffirmBKNotifications@resurgent.com	Mar 19 2025 01:10:17	Affirm, 650 California St Fl 12, San Francisco, CA 94108-2716
16584369	+ EDI: CAPITALONE.COM	Mar 19 2025 04:47:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
16584370	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 19 2025 00:54:00	ChexSystems, Inc., Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
16584371	+ EDI: DISCOVER	Mar 19 2025 04:47:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
16584372	Email/Text: bankruptcycourts@equifax.com	Mar 19 2025 00:54:00	Equifax, PO Box 740241, Atlanta, GA 30374-0241
16584373	^ MEBN	Mar 19 2025 00:52:12	Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
16584374	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Mar 19 2025 00:54:00	Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-0000
16584376	+ Email/Text: bankruptcy@huntington.com	Mar 19 2025 00:54:00	Huntington National Bank, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996
16584377	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:54:00	Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067-4180
16584378	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:54:00	Mrc/united Wholesale M, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
16584379	Email/Text: legal@texaschildrens.org	Mar 19 2025 00:54:00	TEXAS CHILDRENS HOSPITAL, 6621 FANNIN ST, Houston, TX 77030-0000
16584380	^ MEBN	Mar 19 2025 00:51:59	TransUnion, PO Box 2000, Chester, PA 19016-2000
16584381	Email/Text: bknotice@upgrade.com	Mar 19 2025 00:53:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111-0000
16584367	+ Email/Text: ustpreigion04.ax.ecf@usdoj.gov	Mar 19 2025 00:54:00	United States Trustee, 1725 Duke Street, Suite 650, Alexandria, VA 22314-3489

District/off: 0422-9

User: admin

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Date Rcvd: Mar 18, 2025

Form ID: 318

Total Noticed: 18

16584382

EDI: USBANKARS.COM

Mar 19 2025 04:47:00

Us Bank, Cb Disputes, Saint Louis, MO
63166-0000

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:

Name	Email Address
Ashley Frances-May Morgan	on behalf of Debtor Davida Mahalaleel Chike-Ogwo ashley@afmorganlaw.com ashley.milaneslaw@gmail.com;morganar66187@notify.bestcase.com;afmorganlaw@gmail.com
Daniel Kevin Eisenhauer	on behalf of Creditor Nationstar Mortgage LLC ANHSOrlans@InfoEx.com ecfaccount@orlans.com
Donald F. King	Kingtrustee@ofplaw.com va50@ecfcbis.com;tiarra.long@ofplaw.com
Matthew W. Cheney	ustpregion04.ax.ecf@usdoj.gov

TOTAL: 4